

FEMA has released new FLOOD ZONE MAPS for Miami-Dade County!

The Federal Emergency Management Agency (FEMA) has completed a major effort to develop new flood zone maps that reflect current flood risks for Miami-Dade County. The new FEMA Flood Insurance Rate Maps, also known as FIRMs, will become effective on September 11th, 2009. The new maps may alter the insurance premium for some residents. It is important that residents act now to find out how these changes may affect them.

How do the new FLOOD ZONE MAPS affect you?

- Residents and businesses can use the new maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.
- Planners, engineers, builders, and local officials can use the maps to make important determinations about where and how to build new structures and developments.
- Because Insurance Agents use the Flood Zone Maps to set insurance rates, the flood insurance premium may change for some residents. Therefore, residents should act now to find out how these changes may affect their premiums.

Why do we need FLOOD ZONE MAPS?

Adopting the new flood maps means that federally backed flood insurance will continue to be available to the residents of Miami-Dade County. Property owners will be able to purchase new policies and existing flood policies may be renewed. It also means federal disaster assistance may be provided to repair insurable buildings located within the Special Flood Hazard Area.

Find your property's new flood zone!

To find the flood zone for your property, you have a couple of easy options:

- Log on to [www.miamidade.gov/derm](http://www.miamidade.gov/derm)
- Call the Miami-Dade County's Flood Zone Hotline during regular office hours 305-372-6466
- Log on to <http://msc.fema.gov> to see or buy a copy of the maps.

From release to final adoption: a brief background.

FEMA released the preliminary flood maps for Miami-Dade County on August 24th, 2007. The map adoption process included a round of 7 community meetings during the month of February 2008. During these meetings, citizens and city officials had the opportunity to review the maps and then submit their concerns to FEMA. A letter of Final Determination was issued on March 11th, 2009. The maps will become effective on September 11th, 2009 and new insurance requirements will take effect on this date.

Flood maps and flood insurance

With the release of the new maps, some property owners will learn that their risk is higher, or lower, than they thought. This brochure announces your new flood zone, the change in your flood risk status, and how this change may affect what you pay for flood insurance. Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood. The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted on September 11th, 2009 your premium will stay at the current lower risk level when your policy renews.

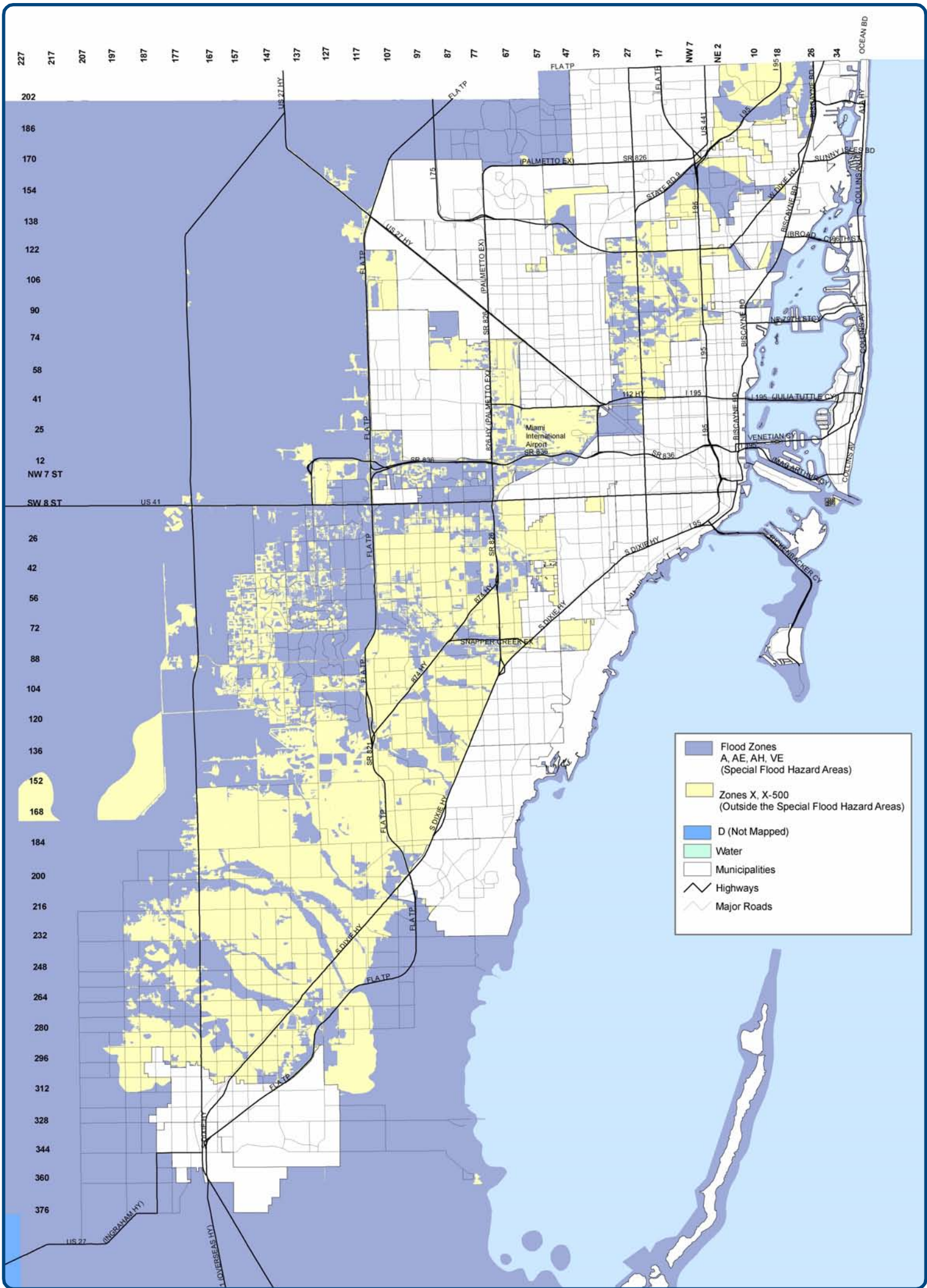
If you don't know your previous flood zone designation, call the flood zone hotline at 305-372-6466 or your insurance agent.

Questions?

- Questions about the flood maps? Call Miami-Dade County Flood Zone Hot Line at 305-372-6466. Monday-Friday, 8am- 5pm.
- Call FEMA Map Assistance Center at 1-877-FEMA MAP (1-877-336-2627), Monday-Friday, 8am-6:30pm, for information and assistance on how to obtain flood maps.
- To purchase flood hazard maps for a nominal fee, call 1-800-358-9616.
- To view printed copies of the maps, please visit the following locations:  
  
DERM's Downtown Plan Review Office, 701 NW 1st Court, Suite 200, Miami, FL 33136, 305-372-6789.  
  
DERM West Dade Plan Review Office, 11805 SW 26th Street, Miami, FL 33175, Phone 786-315-2800. You can also view the maps at [www.miamidade.gov/derm](http://www.miamidade.gov/derm)
- Questions about flood insurance? Visit [www.FloodSmart.gov](http://www.FloodSmart.gov), or speak with your insurance agent. For information on Coverage and rates 1-800-427-4661.



Miami-Dade County FLOOD ZONES



Understanding the Flood Zone changes

- 1 - Find your new flood zone designation printed with your address on the cover of this brochure.
- 2 - Compare it to the flood zone designation for your property in 2008.
- 3 - Use the table below to determine how the new flood designation for your area may affect you.

IF YOUR FLOOD ZONE AREA CHANGES FROM	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
A low or moderate flood risk to high risk (from Zones X and X-500 to Zones AH, AE or VE)	<b>FLOOD INSURANCE IS MANDATORY.</b> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.  <b>GRANDFATHERING OFFERS SAVINGS.</b> The National Flood Insurance Program (NFIP) has "grandfather" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Talk with your insurance agent about the ways you can save.
A high flood risk to low or moderate risk (from Zones AH, AE and VE to Zones X or X-500)	<b>FLOOD INSURANCE IS OPTIONAL, BUT RECOMMENDED.</b> The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas.  <b>CONVERSION OFFERS SAVINGS.</b> An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify.
No change in risk level	<b>NO CHANGE IN INSURANCE RATES.</b> Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets. However, flood insurance premiums may change.



Other important new developments for you to know!

We want to hear from you! Miami-Dade County will be updating its Floodplain Management Plan in the near future, and we would like to hear from you to be sure we are meeting your needs! Please see the following questions and respond by calling our Complaints Hotline, from 8am to 5pm, Monday through Friday, at 305-372-6688. We would like to know:

- Do you have flooding problems in your neighborhood or place of business?
- If so, have you notified the County, and if you did, was our response satisfactory?
- Have you noticed the drainage improvements being constructed by Miami-Dade County? Have they helped reduce flooding in your local community?
- Do you have ideas on how we can better reduce flooding in your area? What are these ideas?

When it rains, it pours!

Because Miami-Dade County is located in a unique geographical area, it is particularly susceptible to flooding from major rain events and storm surge. The County is surrounded by major water bodies such as the Atlantic Ocean, Biscayne Bay, and many rivers, lakes and canals. Miami-Dade County lies close to sea level and its underground water supply is just below the ground surface. Therefore, major rain events sometimes leave rainwater nowhere to drain, causing occasional flooding in some areas of the County. To find out if your home lies in an area susceptible to flooding, - known as Special Flood Hazard Areas or flood zones, please refer to the map inside this brochure, locate the approximate location of your property, and its corresponding flood zone. If you received this brochure in the mail, your flood zone will be stated in the first line of the mailing address. If you are not sure where your property is located on the map, please call Miami-Dade Flood Zone Hotline at 305-372-6466 and your exact flood zone designation will be confirmed.

Elevation certificates

Once you have determined that your house lies in a flood zone, an Elevation Certificate can then tell you how high your house was built in relation to that flood zone. These Certificates are required for all new construction and substantial improvements to a structure. An Elevation Certificate is an important document that every homeowner should have, and in case of a disaster, would demonstrate to County authorities that your house is at or above the required elevation. If the Certificate shows that your house is lower, then the so-called “50% rule” would apply to your house. This rule means that if your house is in a flood zone and is damaged and/or improved to an amount greater than 50% of its market value, it will have to be raised to meet the current elevation requirement. Miami-Dade County has kept records of these Certificates on file since their participation in the Community Rating System. For more information about the 50% rule or Elevation Certificates, please call DERM's Flood Zone Hotline, at 305-372-6466.

Produced by:  Department of Environmental Resources Management  
Stormwater Utility Section

Warning! Warning!

The National Weather Service monitors local weather conditions. If flooding from rain is anticipated, the Service will broadcast Flood Warning Notices through television, radio and wire services. These notices are intended to make you aware and help you prepare for possible flooding. If an Emergency Flood Warning Notice is issued, the National Weather Service will broadcast this warning through the Emergency Alert System, and through TV stations such as WFOR (Ch.4), WTVJ (Ch. 6), WPLG (Ch. 10), and through radio stations such as WIOD (610 AM) and WINZ (940 AM). TV stations 51 and 23, and radio stations WQBA (1140 AM) and WCMQ (92.3 FM) will broadcast in Spanish.

All Hands On Deck!

When an Emergency Flood Warning Notice is issued for your area, take safety precautions immediately. Listed below are some guidelines to follow:

- Do not walk or drive through flowing or standing water. Unseen obstructions or hazards may cause damage to you or your vehicle. Also, sewage from overflowing sewer lines may be present in the water.
- Avoid downed power lines and electrical wires. These lines can cause electrocution.
- Turn off the power in your house. This should include all propane gas tanks and lines.
- Watch your step in flooded areas. Slip and fall accidents are common in wet and slippery areas.
- Be alert for small animals that are flushed out by flooding conditions. Remember, under stress, animals may react by biting when disturbed.
- Be aware of gas leaks in the house. Do not smoke, nor use candles or open flames until you are sure no leaks exist; ventilate enclosed areas if you think gas is present.

Did you know that if your home floods during periods of heavy rainfall or other flood events, standard homeowner's insurance policies will not cover your losses? There is help, however. Because Miami-Dade County participates in the National Flood Insurance Program, flood insurance is now more readily available for your home.

Because of drainage improvements funded through the Miami-Dade Stormwater Utility, and other enhancements to the community services provided by Miami-Dade County, since October 1, 2003 a 25% discount has been included in the rate to those who are in a flood zone, and purchase flood insurance policies. A 10% discount is also available for those outside of flood zones, except for preferred risk policies.

Flood insurance is required for any federally backed mortgage in a Special Flood Hazard Area. PLEASE NOTE when purchasing flood insurance, the policy is not in effect until thirty days after purchase.

Protect Your Property!

There are things you can do to minimize or eliminate property damage before a flood event occurs. Grading your property, elevating and securing electrical appliances, placing all low-lying

electrical fixtures on separate electrical circuits, and using flood resistant materials on exterior surfaces are some ways you can help yourself. Under emergency conditions, sandbags can be used to shore structures, and elevating or covering furniture and valuables can help minimize damage.

To reduce street flooding, Miami-Dade's Stormwater Utility is in the process of identifying, prioritizing and implementing local drainage projects throughout Miami-Dade County.

The StormWater Utility also provides flood protection assistance to citizens, in the form of site visits and advice on how to protect your property from flooding. Please call 305-372-6688 to report any unusual flooding in your area or to request a site visit for your property.

Retrofitting your home

To obtain information on how to select a Contractor to repair your home after a flood or other natural disaster, please visit: [www.miamidade.gov/csd/prepare\\_for\\_after\\_disaster.asp](http://www.miamidade.gov/csd/prepare_for_after_disaster.asp)

To obtain a list of Contractors that have been licensed for work on buildings in Miami-Dade County, please visit: [www.miamidade.gov/buildingcode/online\\_contractor.asp](http://www.miamidade.gov/buildingcode/online_contractor.asp)

In addition, searches can be made to find out if complaints have been filed on contractors working in Miami-Dade County at: [www.miamidade.gov/buildingcode/co-complaints.asp](http://www.miamidade.gov/buildingcode/co-complaints.asp)

All Construction in Miami-Dade County requires the issuance of building permits prior to construction. These are obtained after submittal and approval of building plans. An important part of this review process is the requirement that structures be built high enough and use proper design techniques to protect against flood damage. If you plan to construct an addition to your house, to build a new house, or for any development, call Miami-Dade County's Building Department at 786-315-2000, for information on how to obtain the necessary permits. If you see construction occurring without the proper permits, please call the Building Department's Code Enforcement Office, at 786-315-2424, to report these activities. Remember, buildings constructed improperly can be dangerous to the whole neighborhood!

Did you know that it is ILLEGAL to throw anything ANYTHING AT ALL!-into the rivers, canals, lakes, bay, the ocean or other waters of Miami-Dade County? Do you know that nothing but rainwater is allowed to drain into the storm drains located in streets, curbs, rights-of-way and parking lots? Help us keep the waters and streets of Miami-Dade County clean! If you witness dumping of any liquid or materials into storm drains or waters of the County, please call DERM's 24-hour telephone number, at 305-372-6955, or Crime Stoppers at 305-471-TIPS, to report these activities.

Floodplains are our friends!

Did you know that rainfall is an important part of the ecology of South Florida? Rainfall drains into floodplains such as the Everglades and our many wetlands, filters through these areas and is eventually stored underground. Underground water is the only source of drinking and domestic water supply in South Florida. It is important that we protect and maintain these drainage areas; the quality of our drinking water depends on it!

DO YOU KNOW  
YOUR NEW  
FLOOD  
ZONE?  
Do you know the risks?



Find your home's new  
FLOOD ZONE!



Delivering Excellence Every Day

Environmental Resources Management  
Stormwater Utility  
701 NW 1st Court • Suite 500  
Miami, Florida 33136

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